

State of Washington  
Office of the Insurance Commissioner  
1998 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health - Group

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Reedence BlueShield	53902	WA	HCSC	\$986.760	23.27%	\$991.143	\$848.268	85.58%	774.594
2	Premera Blue Cross	47570	WA	HCSC	\$648.614	15.30%	\$651.961	\$549.721	84.32%	425.374
3	Group Health Coop Of Puget Sound	95672	WA	HMO	\$450.032	10.61%	\$428.698	\$419.512	97.86%	311.411
4	Washington Dental Service	47341	WA	HCSC	\$209.409	4.94%	\$209.091	\$191.559	91.62%	869.787
5	Premera Healthplus	95630	WA	HMO	\$142.718	3.37%	\$142.718	\$122.564	85.88%	97.199
6	Qual Med Washington Health Plan Inc	96270	WA	HMO	\$138.704	3.27%	\$138.725	\$153.378	110.56%	101.003
7	Pacificare Of Washington	48038	WA	HCSC	\$131.291	3.10%	\$131.291	\$129.490	98.63%	99.375
8	Virginia Mason Grn Hlth Alliance	47376	WA	HCSC	\$129.590	3.06%	\$129.590	\$114.988	88.73%	83.463
9	Options Health Care Inc	47055	WA	HCSC	\$116.432	2.75%	\$116.432	\$105.292	90.43%	77.072
10	Kitsan Physicians Service	53872	WA	HCSC	\$91.262	2.15%	\$92.875	\$85.159	91.69%	64.832
11	United Healthcare Ins Co	79413	CT	L&D	\$84.023	1.98%	\$82.789	\$64.231	77.58%	
12	Kaiser Foundation Hlth Plan Of NW	95540	OR	HMO	\$82.095	1.94%	\$81.994	\$81.531	99.44%	59.723
13	Northwest Washington Medical Bureau	47309	WA	HCSC	\$66.912	1.58%	\$66.912	\$60.562	90.51%	48.545
14	Group Health Northwest	95664	WA	HMO	\$65.841	1.55%	\$65.641	\$37.490	57.11%	9.830
15	Standard Ins Co	69019	OR	L&D	\$64.966	1.53%	\$65.903	\$65.741	99.75%	
16	Providence Health Care	47333	WA	HCSC	\$50.558	1.19%	\$53.398	\$45.829	85.83%	38.820
17	First Choice Health Plan	47046	WA	HCSC	\$46.047	1.09%	\$46.257	\$42.161	91.14%	36.366
18	Aetna US Healthcare Inc	95484	WA	HMO	\$37.591	0.89%	\$37.353	\$32.785	87.77%	27.053
19	Principal Life Ins Co	61271	IA	L&D	\$34.590	0.82%	\$34.662	\$28.935	83.48%	
20	Providence Health Plan	95005	OR	HMO	\$29.800	0.70%	\$32.257	\$29.102	90.22%	29.361
21	Unum Life Ins Co Of Amer	62235	ME	L&D	\$29.424	0.69%	\$30.252	\$23.631	78.11%	
22	Continental Assur Co	62413	IL	L&D	\$26.201	0.62%	\$25.617	\$20.826	81.30%	
23	ReedenceCare	95648	WA	HMO	\$25.811	0.61%	\$23.209	\$18.857	81.25%	18.387
24	Reedence BlueCross BlueShield OR	54933	WA	HCSC	\$25.204	0.59%	\$25.292	\$20.990	82.99%	23.266
25	Aetna Life Ins Co	60054	CT	L&D	\$24.502	0.58%	\$23.507	\$19.643	83.56%	
26	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$24.391	0.58%	\$24.555	\$21.591	87.93%	
27	Foundation Health Systems Life	66141	CO	L&D	\$21.983	0.52%	\$21.392	\$19.761	92.38%	
28	Clark United Providers	47047	WA	HCSC	\$20.838	0.49%	\$21.847	\$18.419	84.31%	18.542
29	United Of Omaha Life Ins Co	69868	NE	L&D	\$19.772	0.47%	\$21.115	\$13.002	61.58%	
30	John Alden Life Ins Co	65080	MN	L&D	\$19.190	0.45%	\$19.204	\$12.209	63.57%	
31	Vision Service Plan	47317	WA	LHCSC	\$18.363	0.43%	\$18.324	\$15.716	85.77%	457.124
32	Meda Life & Health Ins Co The	97055	OK	L&D	\$18.302	0.43%	\$18.020	\$9.156	50.81%	
33	Reliance Natl Ins Co	40592	DE	P&C	\$18.069	0.43%	\$17.252	\$14.585	84.54%	
34	Reedence Health Maintenance Of OR Inc	96250	OR	HMO	\$17.421	0.41%	\$17.455	\$16.033	91.85%	13.182
35	PFL Life Ins Co	86231	IA	L&D	\$13.737	0.32%	\$13.956	\$7.619	54.60%	
36	Fortis Benefits Ins Co	70408	MN	L&D	\$13.692	0.32%	\$13.573	\$11.655	85.87%	
37	Hartford Life & Accident Ins Co	70815	CT	L&D	\$13.180	0.31%	\$13.199	\$13.298	100.75%	
38	Safeco Life Ins Co	68608	WA	L&D	\$12.819	0.30%	\$12.919	\$7.777	60.20%	
39	Connecticut General Life Ins Co	62308	CT	L&D	\$12.762	0.30%	\$12.904	\$11.094	85.97%	
40	Prudential Ins Co Of Amer	68241	NJ	L&D	\$12.426	0.29%	\$12.799	\$12.162	95.03%	
	All 253 Other Companies				\$244.476	5.77%	\$248.495	\$194.779	78.38%	163.276
	Totals (Loss Ratio is average)(4)				\$4,239,798	100.00%	\$4,234,573	\$3,711,100	87.64%	3,847,585

(1)LD=Life and Disability Co., PC=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, LHCSC=Limited HCSC,

(2)Also means claims and benefits incurred. (3)Washington enrollment not provided by insurance companies. (4)Totals do not represent all health coverage in Washington